

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I'm not sure why you feel it is your responsibility to regulate stupidity. Most of us out here using our 401K retirement accounts to trade options are responsible people. We take the time to learn how to use options to reduce the risks on our accounts, not increase the risk. There are a certain number of people that do stupid things with their money, no matter what regulations are in place, but for the most part, we don't need to be punished for their stupidity. Please do not pass this bill, now or ever in the future, as it harms the way most of us use options for our benefit to increase our retirement savings.